REMARKS/ARGUMENTS

I.   Preliminary Remarks

Independent claims 6 and 15-17 have been amended to further clarify the claimed invention. The Office Action dated June 6, 2006 rejected claims 6, 7, and 9-17 under 35 USC 102(e) as being anticipated by Fung et. Al., Pub. No. 2005/0131815; and claim 8 has been rejected as being obvious in view of Fung in combination with Gangi, US patent no. 6,938,821. The Applicant respectfully traverses the rejections.

II   The Present Invention

One aspect of the present invention is to allow merchants to easily choose from different payment processing systems being offered to process their electronic payments. However, each payment processing system has its own data formatting requirements, which is different from one another. For merchants, different formatting requirements are a drawback because should a merchant decide to later switch to a different payment processor, the merchant's accounting software system may need to be reprogrammed to interface with the new data formatting requirements. This can take both time and money to implement.

To simplify the transition from one payment processor to another, the present invention provides an application programming interface (API) that allows application software developers and users to connect to different payment gateways. The API may allow a user or a developer a choice between multiple gateways, processors, and/or banks, so that when a payment gateway is selected, the appropriate input fields distinguishable between required and optional input fields, different data formatting, and transmission requirements are met so that the application software can interface with the payment gateway.

III.   Prior Art – Fung

Fung is directed to securing credit card transactions through the Internet by limiting the activation time of the online credit card account to periods when the user is only making the online transaction. See paragraphs 60 and 73. In short, Fung is directed to minimizing online user's time period in which his or her online account can be accessed to those times when the user in online to reduce the risk of online credit card fraud.

In paragraph 3 of the office action, it states that "[t]here are different types of Cards such as Visa, Mastercard etc that require different input fields – Payment processors being the issuing banks such as those listed in Paragraph 62." The applicant respectfully submits that the term "payment processor" recited in the context of the claims are not credit card issuing banks listed in paragraph 60 of Fung. Rather, payment processors (206) reside between the merchants and credit card issuing banks to interface the credit card transactions between the merchants and the issuing banks. See Figure 2 of the Applicant's drawings. As noted in Paragraph 7 of the specification, merchants have many payment processors from which to choose from to process their credit card transactions such as Verisign, Paymentech, Tranvia, and Nova.

IV.   Claims 6, 7, and 9-17 are allowable over the Prior Art

The Office Action cites paragraphs 43 and 44 of Fund to indicate that the recited element "storing data input field requirements for a plurality of payment processors, where each of the plurality of payment processors has different data input field requirements" of claim 6 is taught. Paragraphs 43 and 44 of Fung are directed to using encryption to keep user's information confidential when making credit card purchase online, but nothing in the two paragraphs 43 and 44 or Fung suggest or teach storing data input field requirements for a plurality of payment processors.

The preamble of independent claim 6 has been amended to clarify that "payment processors" in the context of claim 6 are not credit card issuing banks listed in paragraph 60 of Fung. Rather, payment processors (206) reside between the merchants and credit card issuing banks to interface the credit card transactions between the merchants and the issuing banks. Fung specifically states that it is using "existing procedures to charge a credit/debit 'card' account known in the art (e.g., Visa's, MasterCard's, etc., existing procedures)." Accordingly, Fung does not teach or suggest the above cited element of claim 6.

Moreover, preambles of the independent claims 15-17 have been amended to clarify that "payment processors" in the context of the claims are not credit card issuing banks listed in paragraph 60 of Fung. Rather, payment processors (206) reside between the merchants and credit card issuing banks to interface the credit card transactions between the merchants and the issuing banks. Fung
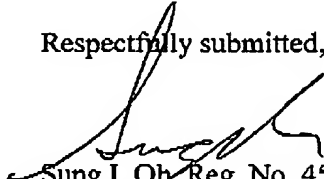
specifically states that it is using "existing procedures to charge a credit/debit 'card' account known in the art (e.g., Visa's, MasterCard's, etc., existing procedures)." Accordingly, Fung does not teach or suggest the method or the system that interfaces with the plurality of payment processors as defined in the independent claims 15-17.

For the above reasons, it is respectfully submitted that the above cited references do not teach or suggest claims 6-17, and therefore are in condition for allowance.

If for any reason the Examiner finds the application other than in condition for allowance, the Examiner is respectfully requested to call Applicant's undersigned representative at (626) 332-7262 to discuss the steps necessary for placing the application in condition for allowance.

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 50-3578. Should such additional fees be associated with an extension of time, applicant respectfully requests that this paper be considered a petition therefore.

Respectfully submitted,

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